

#### Abstract of the Disclosure:

An apparatus for disposable financial tools (DFT) with checking or credit card account is effected by customer or end user and merchant establishing an account with a private or third party issuer with a payment network wherein Internet transaction is carried out, by entering bundled or drone number from a check style formatted card or from the display of a portable remote electronic financial apparatus. Over the counter transaction is carried out by point the apparatus towards a payment gateway reader at check out, capturing its RFID signal automatically. End user press a button to submit the encrypted drone or bundled number for approval on the private or third party issuer network, if approved the transaction amount with the registered checking or credit card account number is sent to the merchant bank without revealing or displaying account number during purchase or charge back transaction.